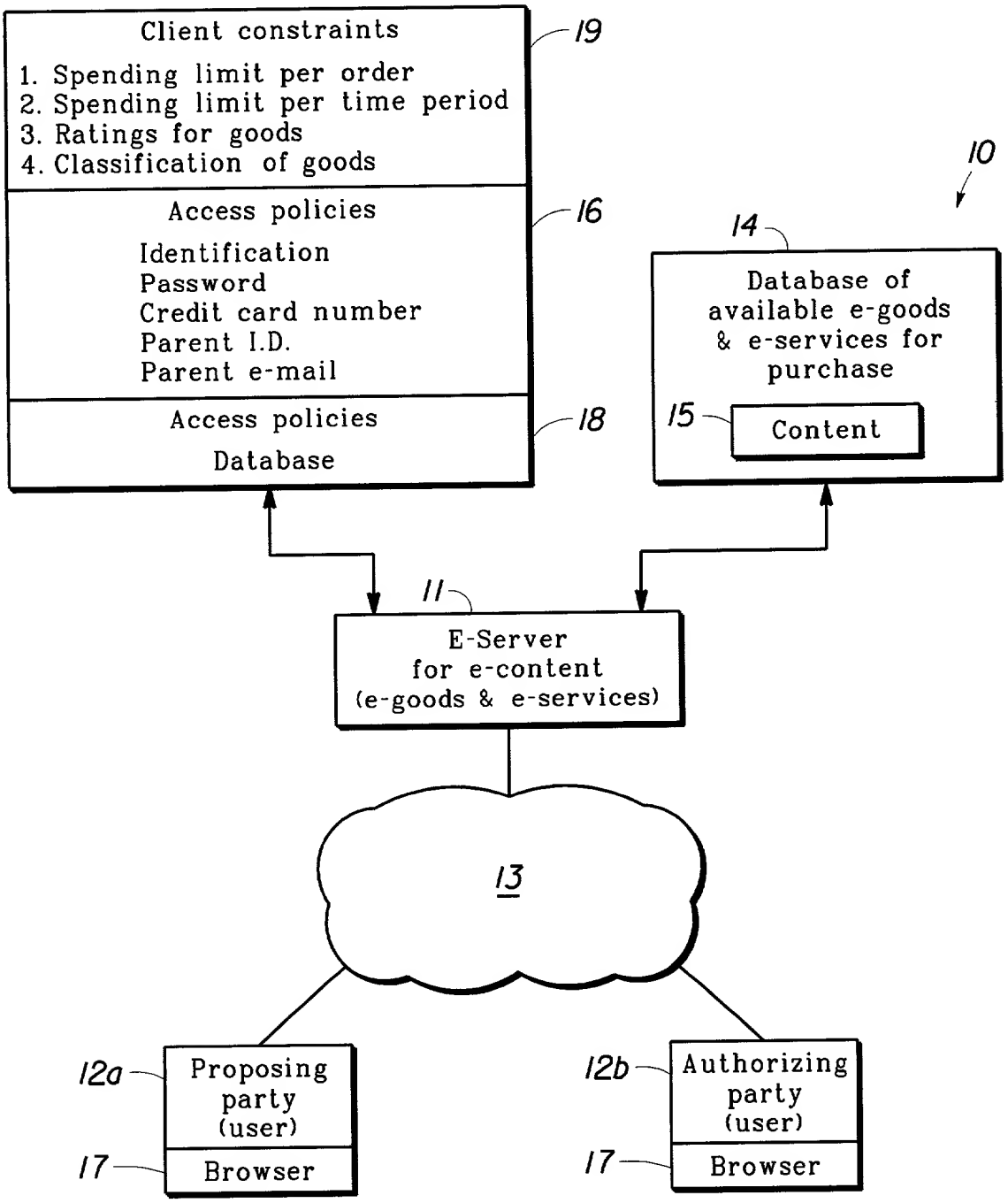
Client constraints
1. Spending limit per order
2. Spending limit per time period
3. Ratings for goods
4. Classification of goods
19
Access policies
Identification
Password
Credit card number
Parent I.D.
Parent e-mail
16
Access policies
Database
18
10
14
Database of available e-goods & e-services for purchase
15
Content
11
E-Server for e-content (e-goods & e-services)
13
12a
Proposing party (user)
17
Browser
12b
Authorizing party (user)
17
Browser

FIG. 1

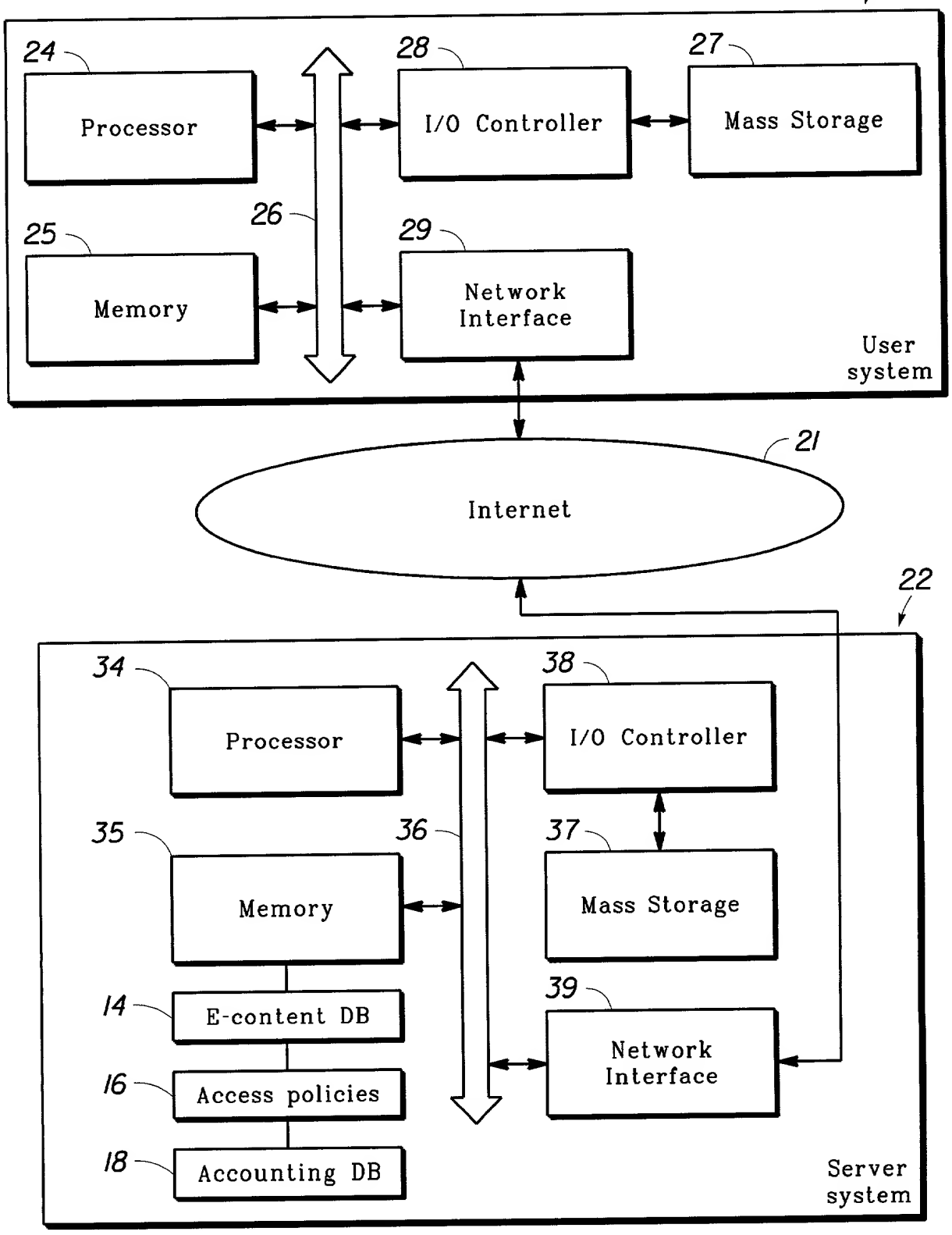
20
24
Processor
28
I/O Controller
27
Mass Storage
26
25
Memory
29
Network Interface
User system
21
Internet
22
34
Processor
38
I/O Controller
35
36
37
Memory
Mass Storage
14
E-content DB
39
16
Access policies
Network Interface
18
Accounting DB
Server system

FIG. 2

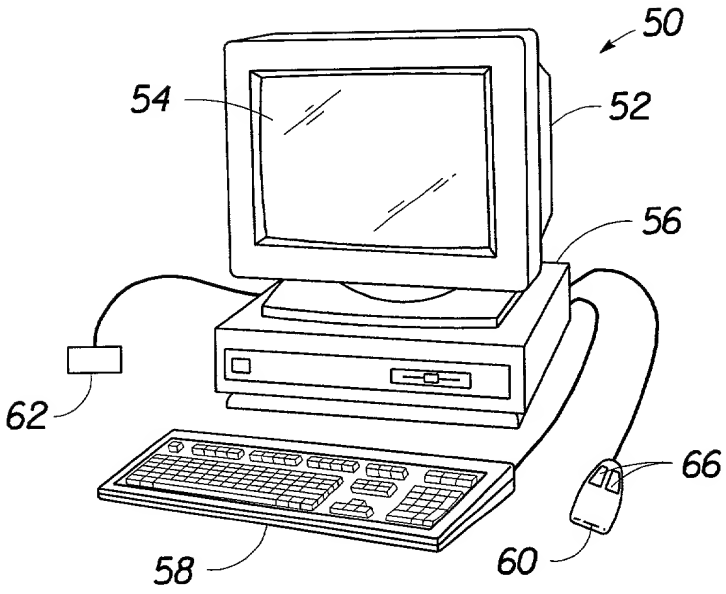

FIG. 3

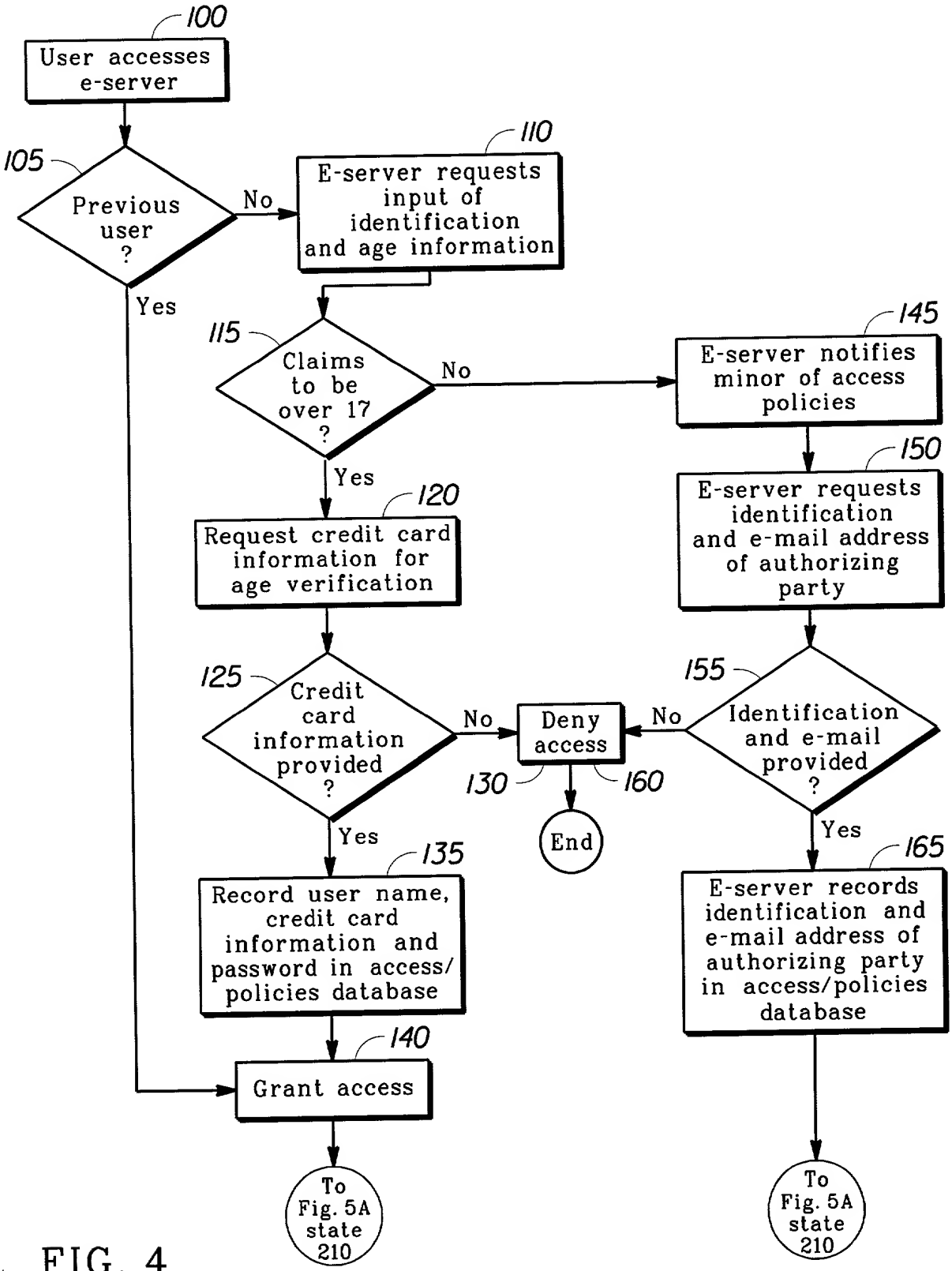
100
User accesses e-server
105
Previous user ?
No
110
E-server requests input of identification and age information
Yes
115
Claims to be over 17 ?
No
145
E-server notifies minor of access policies
Yes
120
Request credit card information for age verification
150
E-server requests identification and e-mail address of authorizing party
125
Credit card information provided ?
No
Deny access
130
160
End
155
Identification and e-mail provided ?
No
Yes
135
Record user name, credit card information and password in access/ policies database
165
E-server records identification and e-mail address of authorizing party in access/policies database
140
Grant access
To Fig. 5A state 210
To Fig. 5A state 210

FIG. 4

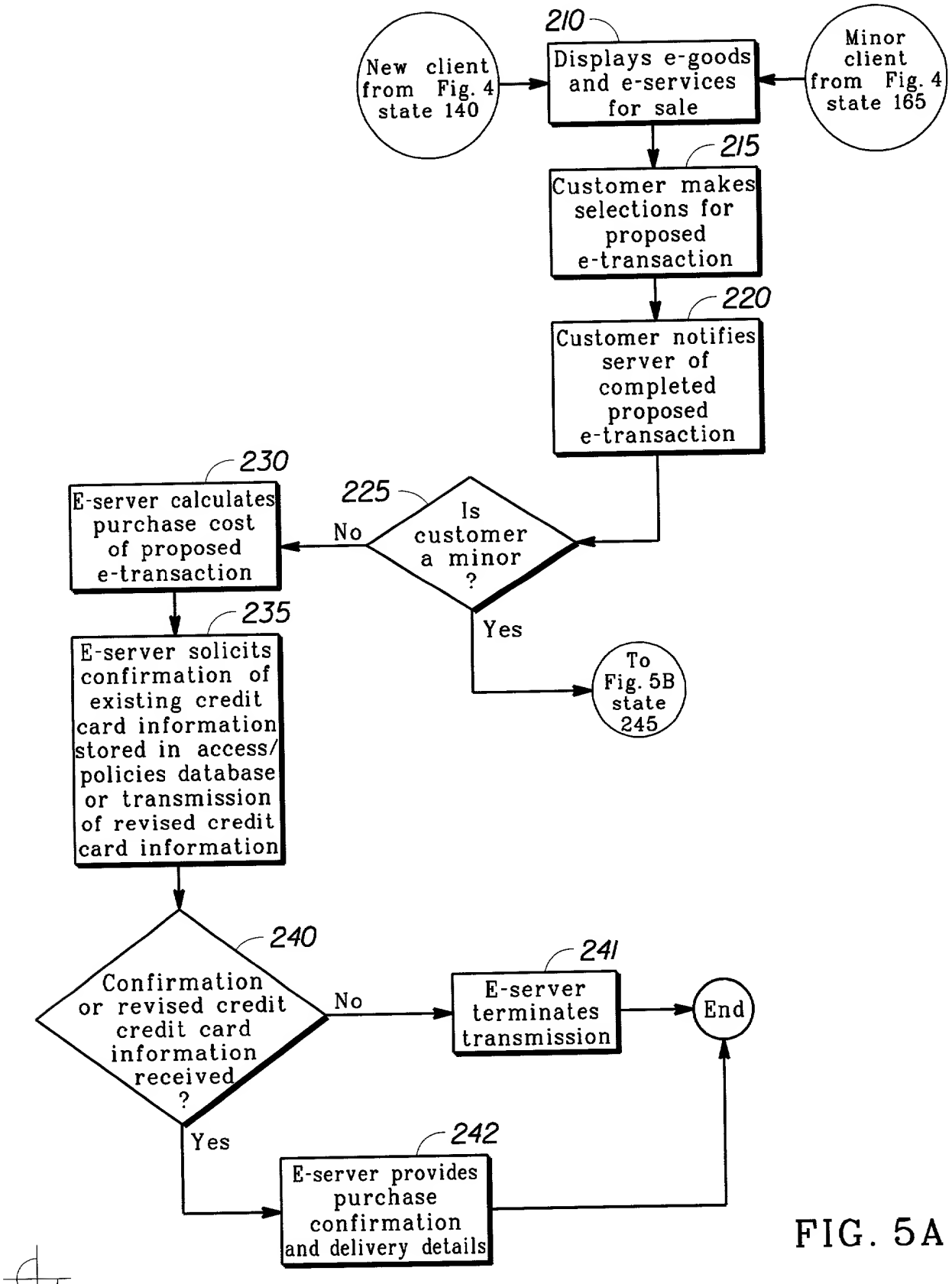
New client from Fig. 4 state 140
210
Displays e-goods and e-services for sale
Minor client from Fig. 4 state 165
215
Customer makes selections for proposed e-transaction
220
Customer notifies server of completed proposed e-transaction
225
Is customer a minor ?
No
Yes
230
E-server calculates purchase cost of proposed e-transaction
To Fig. 5B state 245
235
E-server solicits confirmation of existing credit card information stored in access/ policies database or transmission of revised credit card information
240
Confirmation or revised credit credit card information received ?
No
241
E-server terminates transmission
End
Yes
242
E-server provides purchase confirmation and delivery details

FIG. 5A

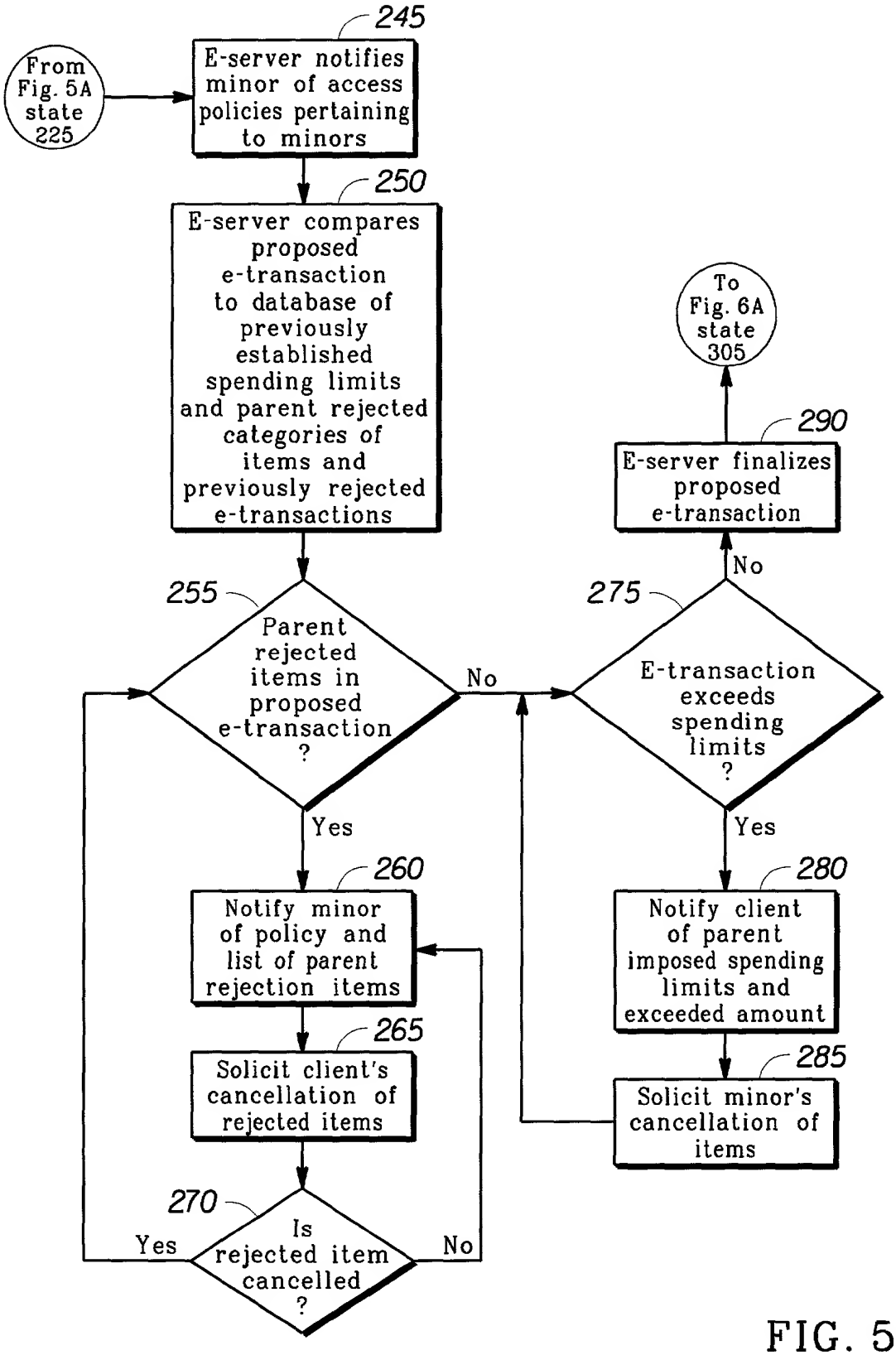
From Fig. 5A state 225
245
E-server notifies minor of access policies pertaining to minors
250
E-server compares proposed e-transaction to database of previously established spending limits and parent rejected categories of items and previously rejected e-transactions
255
Parent rejected items in proposed e-transaction ?
No
Yes
260
Notify minor of policy and list of parent rejection items
265
Solicit client's cancellation of rejected items
270
Is rejected item cancelled ?
Yes
No
275
E-transaction exceeds spending limits ?
No
Yes
280
Notify client of parent imposed spending limits and exceeded amount
285
Solicit minor's cancellation of items
290
E-server finalizes proposed e-transaction
To Fig. 6A state 305

FIG. 5B

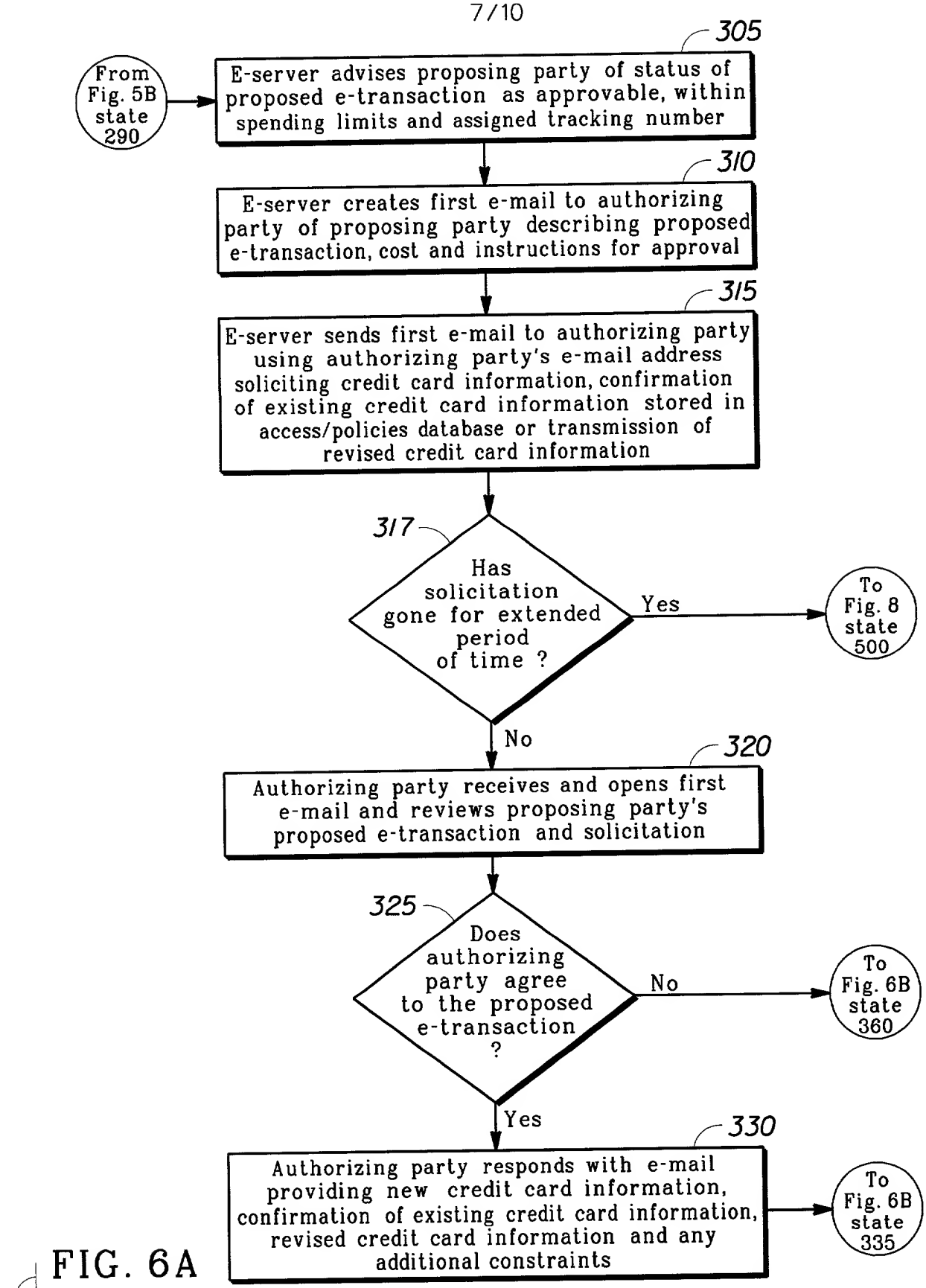
From Fig. 5B state 290
305
E-server advises proposing party of status of proposed e-transaction as approvable, within spending limits and assigned tracking number
310
E-server creates first e-mail to authorizing party of proposing party describing proposed e-transaction, cost and instructions for approval
315
E-server sends first e-mail to authorizing party using authorizing party's e-mail address soliciting credit card information, confirmation of existing credit card information stored in access/policies database or transmission of revised credit card information
317
Has solicitation gone for extended period of time ?
Yes
To Fig. 8 state 500
No
320
Authorizing party receives and opens first e-mail and reviews proposing party's proposed e-transaction and solicitation
325
Does authorizing party agree to the proposed e-transaction ?
No
To Fig. 6B state 360
Yes
330
Authorizing party responds with e-mail providing new credit card information, confirmation of existing credit card information, revised credit card information and any additional constraints
To Fig. 6B state 335

FIG. 6A

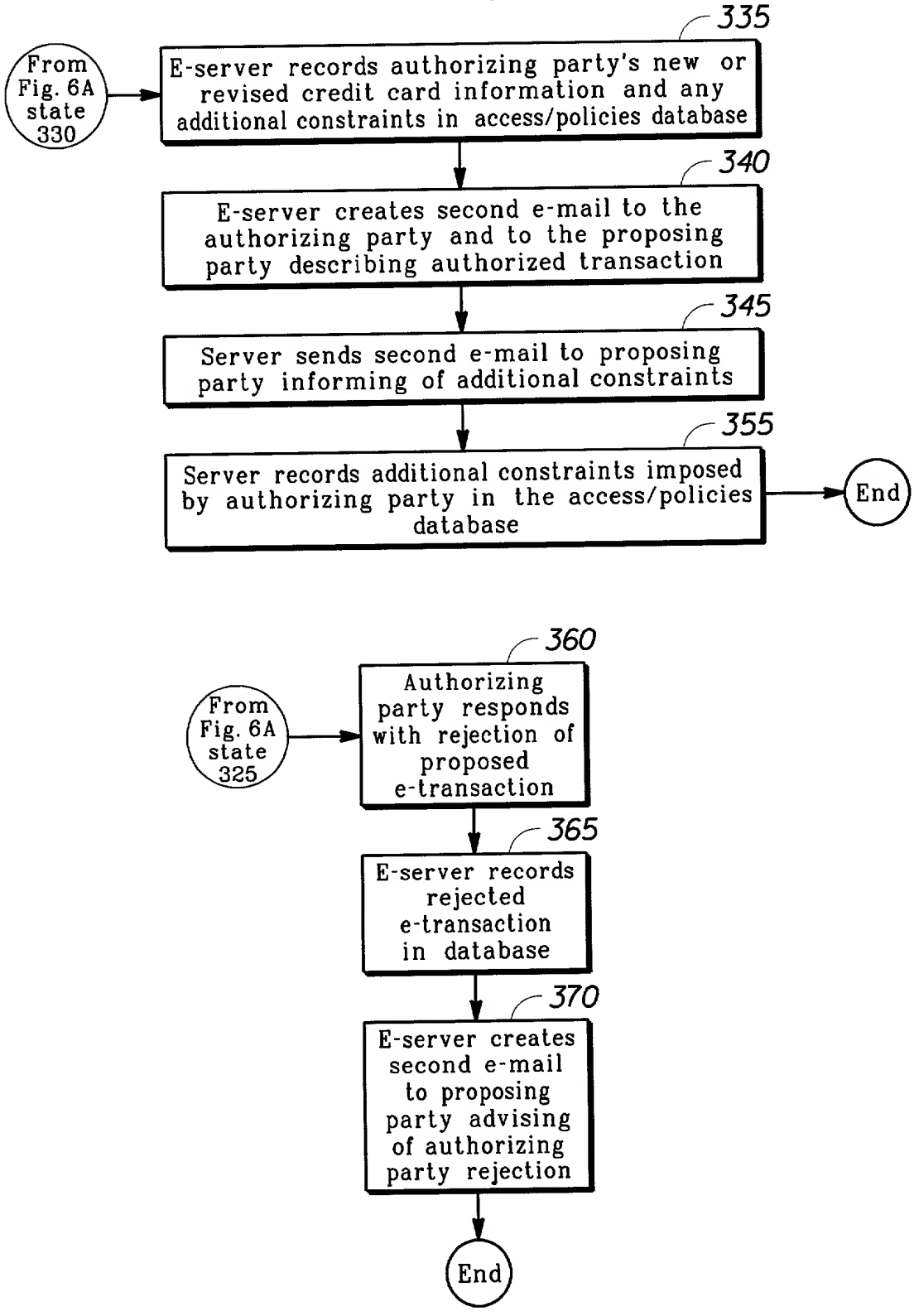
From Fig. 6A state 330
335
E-server records authorizing party's new or revised credit card information and any additional constraints in access/policies database
340
E-server creates second e-mail to the authorizing party and to the proposing party describing authorized transaction
345
Server sends second e-mail to proposing party informing of additional constraints
355
Server records additional constraints imposed by authorizing party in the access/policies database
End
From Fig. 6A state 325
360
Authorizing party responds with rejection of proposed e-transaction
365
E-server records rejected e-transaction in database
370
E-server creates second e-mail to proposing party advising of authorizing party rejection
End

FIG. 6B

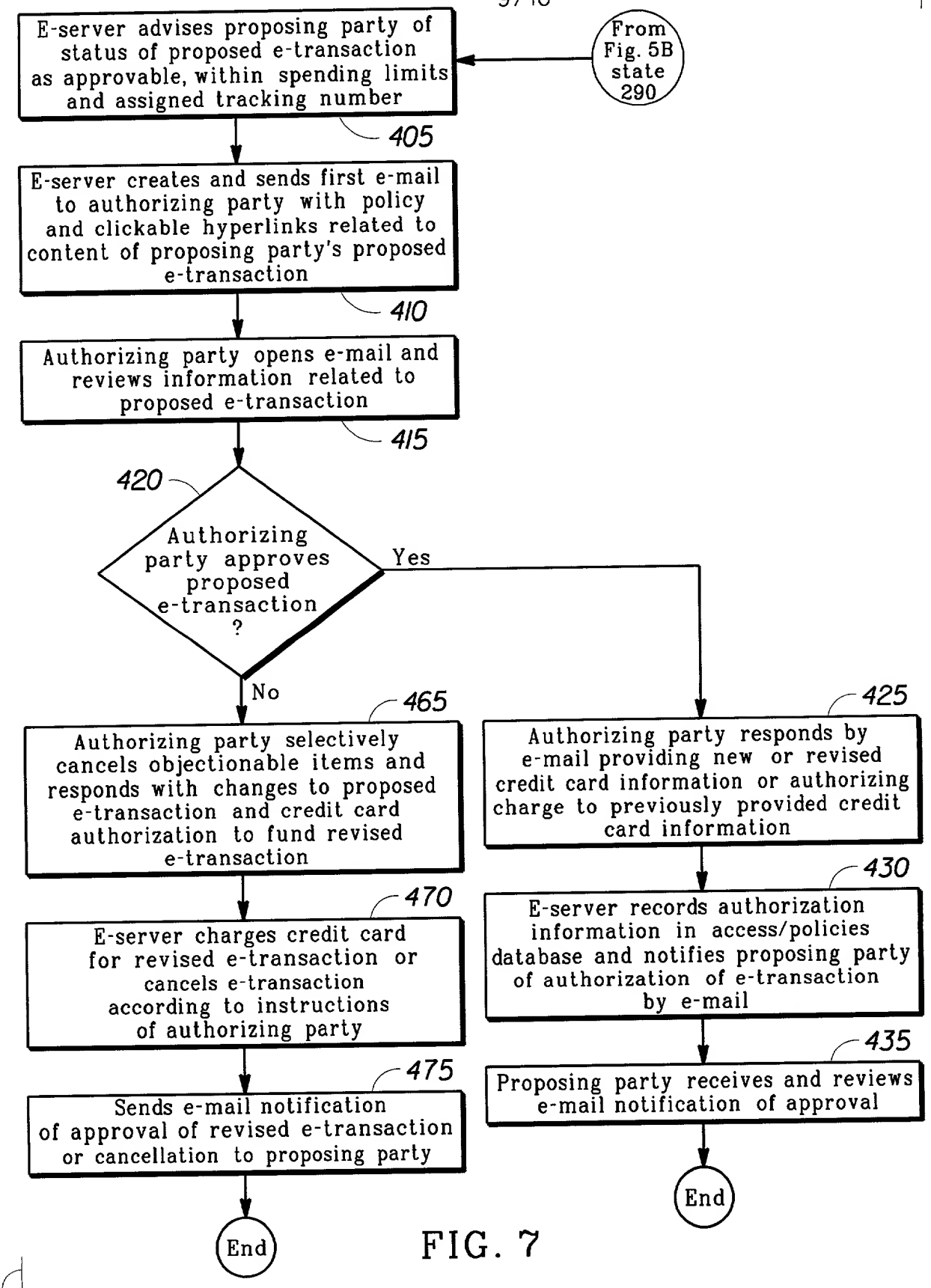
From Fig. 5B state 290
E-server advises proposing party of status of proposed e-transaction as approvable, within spending limits and assigned tracking number
405
E-server creates and sends first e-mail to authorizing party with policy and clickable hyperlinks related to content of proposing party's proposed e-transaction
410
Authorizing party opens e-mail and reviews information related to proposed e-transaction
415
420
Authorizing party approves proposed e-transaction ?
Yes
No
425
Authorizing party responds by e-mail providing new or revised credit card information or authorizing charge to previously provided credit card information
430
E-server records authorization information in access/policies database and notifies proposing party of authorization of e-transaction by e-mail
435
Proposing party receives and reviews e-mail notification of approval
End
465
Authorizing party selectively cancels objectionable items and responds with changes to proposed e-transaction and credit card authorization to fund revised e-transaction
470
E-server charges credit card for revised e-transaction or cancels e-transaction according to instructions of authorizing party
475
Sends e-mail notification of approval of revised e-transaction or cancellation to proposing party
End

FIG. 7

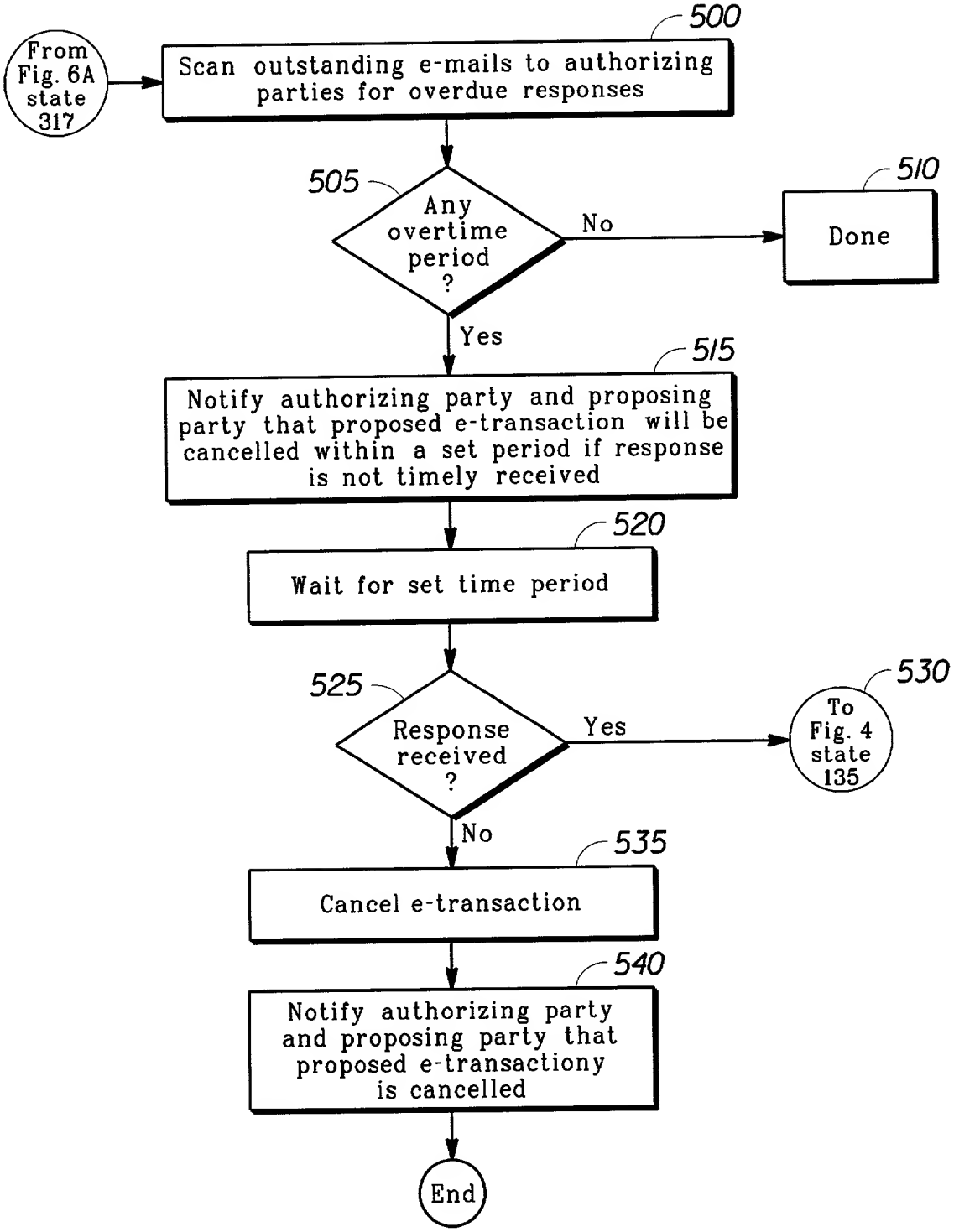
From Fig. 6A state 317
500
Scan outstanding e-mails to authorizing parties for overdue responses
505
Any overtime period ?
No
510
Done
Yes
515
Notify authorizing party and proposing party that proposed e-transaction will be cancelled within a set period if response is not timely received
520
Wait for set time period
525
Response received ?
Yes
530
To Fig. 4 state 135
No
535
Cancel e-transaction
540
Notify authorizing party and proposing party that proposed e-transactiony is cancelled
End

FIG. 8